

# THE BISON



*Buffalo Bill Chapter 27*

October 2015

Issue 3

## **FALL FEST**

**When:** Thursday, November 5, 2015 at 11:45 a.m.  
With meal at noon.  
Doors open at 11:00 a.m.

**Where:** Heritage Center, 109 Delaware

**Cost:** \$12.00 for Members & Guests

### **MENU**

Ham & Turkey  
Mashed potatoes, gravy, dressing  
Green beans  
Assorted Desserts  
Coffee and Iced Tea

*Catered by Terry Booker.*

**Note:** There is a ramp that makes the Heritage Center handicap-accessible. Also, plenty of free parking.

Chances for door prizes will be sold for \$1.00 each or 6 for \$5.00. One prize per person.

**NO ONE WILL BE ADMITTED WITHOUT A  
RESERVATION!!! SIGN UP NOW!!!**

**Reservations:** Eileen Sturgis  
538 McDonald Rd.,  
Leavenworth, KS 66048

For more information, phone: 682-5847.

**Cut-off Date: Nov. 1, 2015**

**Reservations** are made when check or cash is submitted. If check is made out to NARFE, it will be cashed AFTER the dinner; if made out to Eileen Sturgis, it will be cashed right away, so you will receive your cancelled check faster.

**Please include, on a separate piece of paper, the name(s) of member(s) and guest(s). Also indicate that check is for Fall Festival.**

Entertainment will be provided.

**Thank You!!! See you there!! Eileen Sturgis**

## **From the President:**

I want to thank everyone who was so generous in donating to the NARFE Alzheimer's Research last year. Buffalo Bill Chapter 27 had one of the highest per member amount collected and were honored with a certificate at the Kansas Federation Convention. We have all known someone who now has Alzheimer's or has passed away from it, so you know what an incurable disease it is. I am not going to send another letter, but am asking that everyone remember to send a donation again this year. It is important to remember that 100% of all the money collected goes directly to research. Please send donations, made out to NARFE Alzheimer's Research, to Boni Lages, 1817 Ridge Road, Leavenworth, KS 66948

Our Annual Fall Fest will be held on 5 November at the Heritage Center. There will good food, door prizes and great company with other NARFE members, so hope to see all of you there.

*Boni Lages*

913-683-2222

*boniwoody@gmail.com*

## **From the 1st VP—Membership**

I found this information on the NARFE website and thought it would be good to pass it on.

- Do you think your retirement annuity is safe from budget cuts? **Yes or No.**

Despite the present political climate of national budget deficits and cost cutting, many federal workers and retirees still believe their annuities and benefits are guaranteed. This belief stands in stark contrast to all we have witnessed as Congress continues to throw federal benefits down on the chopping block whenever confronted with budget issues. The harsh reality is: Congress has the power to make changes to your hard-earned federal annuity and benefits at any time! Each year, Congress generates a budget with levels of spending for federal programs, including benefits for federal workers and retirees. As part of the budget process, the Congressional Budget Office (CBO) scores many options for trimming costs and reducing the nation's deficit. Here are some of the options affecting federal workers and retirees that the CBO has provided to Congress.



**Among the CBO-Scored Options:**

Cut Annuities By Basing Them on the Highest Four or Five Years of Salary Instead of on the High-Three Average Salary: This proposal is estimated to result in future Civil Service Retirement System (CSRS) retirees receiving an average of \$1,424 less per year, and Federal Employees Retirement System (FERS) retirees receiving an average of \$462 less under the high-five scenario (figures based on 2009 data). Under the high-four scenario, the average new CSRS retiree would receive \$757 less; the FERS retiree would receive \$246 less.

Underestimate Inflation to Cut Cost-of-Living Adjustments (COLAs): This proposal bases the federal civilian and military retirement COLAs on an alternative measure of inflation, which likely would result in a COLA lowered by 0.3 percentage points annually. The reduction would be compounded over time, resulting in smaller annuities.

- What percentage of your health insurance premium is paid for by the federal government?

**\_ 21 percent \_ 51 percent \_ 71 percent**

***The federal government pays 71 percent!***

- To get the full 5 percent government matching funds, some members of Congress have proposed that federal employees contribute 10 percent of their salaries to the TSP, instead of the current 5 percent.

**\_ true \_ false**

***True!***

Shift a Greater Share of Health Insurance Costs to Workers and Retirees: This proposal would eliminate the current formula in which the government pays an average of 71 percent of the cost of the Federal Employees Health Benefits Program (FEHBP). Instead, employees and retirees would be provided with a flat dollar amount toward the purchase of health insurance. The amount would be adjusted annually by the rate of inflation, which historically has risen at a much slower pace than health care costs and insurance premiums. The percentage workers and retirees pay would grow each year when health plan rate hikes are higher than general inflation.

Require Some Future Retirees to Pay More for Their FEHBP Premiums: The proposal would require future federal retirees with fewer than 20 years of service to pay a substantially higher percentage

share of their FEHBP premiums in retirement. The government's premium share would be reduced by 2 percent for every year of service fewer than 20.

Require Workers to Double Their TSP Contributions to Receive the Full Employer Match: This option would require that FERS employees contribute 10 percent of their salaries, instead of the current 5 percent, to their Thrift Savings Plan (TSP) accounts before the government would provide its current, full 5 percent of salary match.

- Can your take-home pay be reduced to pay for your retirement annuity?

**\_ yes \_ no**

**Yes!**

Increase Employees' Contributions to the Retirement Fund: This proposal would hike the contribution federal workers must make toward their defined retirement annuity by 0.5 percent of salary. For most CSRS workers, this would mean a 7.5 percent contribution, and most FERS employees would pay 1.3 percent. This proposal translates into the equivalent of an immediate 0.5 percent pay cut.

- Is **NARFE** the **only** organization dedicated solely to protecting the health care and retirement benefits of federal employees and their survivors?

**\_ yes \_ no**

**Yes! Join NARFE today!**

None of these options have been adopted yet, but they continue to be put forward for congressional consideration. Federal health and retirement benefits often become bargaining chips, especially in these times of belt-tightening and budget deficits.

**Right now, lawmakers want to cut federal retirement in response to the tremendous pressure to decrease our national debt.**

NARFE's sole mission is to safeguard your benefits and to alert you when budget cuts threaten to reduce or even eliminate your earned benefits. Since 1921, NARFE's lobbying efforts have been indispensable in preventing Congress from taking action against your retirement income.

Encourage your friends who are eligible to join NARFE to do so, to help these cuts to retirement benefits from happening. NARFE members may be retired Federal Employees, or Active Federal Employees.

*Fran Gast*



**From the 2nd VP—Programs**

- Oct. 1**—Patty Wilmeth, Council on Aging.
- Nov. 5**—Fall Festival (see details on pg. 1).
- December**—No meeting.
- January**—No meeting.
- Feb. 4**—”Sister” Vicky, Leavenworth Welcome Center.

*Billie Oertel*

**IN MEMORIAM**

**Members**

Wilbur “Bill” Elcock	Donald J. Murray
Kenneth J. Fraser, Sr	Charles A. Smith
Faye A. Hlasney	Mary Ann Timmermann
Gloria A. Inkman	Lurita J. Williams

**Family Members**

- Norma Jean Floray, wife of Alvan Floray
- Ova Mae Frisinger, sister of Harry Edgell
- Jesse F. Jones, III, husband of JoAnne Jones
- Robert Ketter, brother of Ella Biczak
- Judith Rahdert, sister of Donna Vargas
- Lillian Zeugin, sister-in-law of Margaret Liebeno

**From Sunshine Chair:**

Over the past few years our NARFE chapter has sent an average of 37 sympathy cards, about 10 sick cards, and a few anniversary cards a year. Please call me if you know of anyone we need to send a card to. Also, we would appreciate any sympathy cards you are not going to use yourself. Feel free to bring them to the next meeting.

A Get Well card was sent to Phyllis Gable and a 60th Anniversary card to John & Patricia Leavitt.

*Marilyn Murray*

**From the Alzheimer’s Chair:**

**Ways to Love Your Brain**

Show your brain some love! Your brain is the command center of your body—and just like your heart and lungs and other critical organs, it deserves to be a priority when it comes to your health. Use these tips to help reduce your risk of cognitive decline.

- **Break a sweat.** Engage in regular cardiovascular exercise that elevates your heart rate and in-

**LEGISLATORS’ Address / Phone:**

**Federal:** *Sen. Jerry Moran*, PO Box 1154, 23600 College Blvd Suite 201, Olathe, KS 66061, (913) 393-0711, [www.moran.senate.gov](http://www.moran.senate.gov).

*Sen. Pat Roberts*, 444 SE Quincy, Rm 392, Topeka, KS 66683, (785) 295-2745, [www.roberts.senate.gov](http://www.roberts.senate.gov).

*Rep. Lynn Jenkins*, R-2nd Dist., 3550 SW Fifth St., Topeka, KS 66601, (785) 234-5966.

**NARFE member toll free line** to Congress members: 1-866-220-0044, [www.lj@mail.house.gov](http://www.lj@mail.house.gov)

**Kansas State (by Dist. at Statehouse, Topeka 66612, telephone (785) 296 + ext.):**

*Rep. John Bradford*, R-40th Dist., 300 SW 10th Ave., ext. 7653, [john.bradford@house.ks.gov](mailto:john.bradford@house.ks.gov)

*Rep. Willie Dove*, D-38th Dist., 300 SW 10th Ave., ext. 7670, [willie.dove@house.ks.gov](mailto:willie.dove@house.ks.gov)

*Sen. Steve Fitzgerald*, R-5th Dist., 300 SW 10th Ave., Rm 135-E, [steve.fitzgerald@senate.ks.gov](mailto:steve.fitzgerald@senate.ks.gov)

*Rep. Tony Barton*, R-41st, 300 SW 10th Ave., Rm 451-S, ext. 3924, [tonybarton@house.ks.gov](mailto:tonybarton@house.ks.gov).

*Rep. Connie O’Brien*, R-42nd, 300 SW 10th Ave, Rm 187-N, ext. 7683, [connie.obrien@house.ks.gov](mailto:connie.obrien@house.ks.gov).

**State legislators hot line:** 1-800-432-3924.

creases blood flow to the brain and body. Studies have found an association between physical activity and reduced risk of cognitive decline.

- **Butt out.** Evidence shows that smoking increases risk of cognitive decline. Quitting smoking can reduce that risk level to those who have not smoked.
- **Heads Up!** Brain injury can raise your risk of cognitive decline and dementia. Wear a seat belt, use helmet when riding bike, and take steps to prevent falls.
- **Catch some zzz’z.** Not getting enough sleep due to conditions like insomnia or sleep apnea may result in problems with memory and thinking.
- **Buddy up.** Staying socially engaged may support brain health. Pursue social activities that are meaningful to you.



Find ways to be part of your community—if you love animals, consider volunteering at a local shelter. If you enjoy singing, join a local choir or help at an after school program. Or, just share activities with friends and family.

*National Alzheimer's Association  
Helen Stewart*



**Why I Like Retirement !!!**

**Question:** What is the common term for someone who enjoys work and refuses to retire?

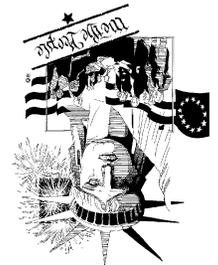
**Answer:** Nuts!

**Calendar of Upcoming Events**

Oct. 1	1:30 p.m.	Chapter meeting: Patty Wilmeth, Council on Aging.
Oct. 29	9:15 a.m.	Executive Committee meeting.
Nov. 5	11:45 a.m..	Fall Festival dinner.
<b>November 19</b>		<b>No Executive Committee meeting.</b>
<b>December 2015</b>		<b>No meeting.</b>

<b>January 2016</b>	<b>No meeting.</b>
Jan. 28	9:15 a.m. Executive Committee Meeting.
Feb. 4	1:30 p.m. Sister Vicky, Leavenworth Welcome Center.
Feb. 25	9:15 a.m. Executive Committee Meeting.

**NOTE:** Chapter meetings are held in the **Heritage Center, 109 Delaware** at 1:30 p.m.  
Executive Committee Meetings are held at the Leavenworth Public Library the last Thursday of each month at 9:15 a.m.



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NATIONAL ACTIVE AND RETIRED  
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